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United States Bankruptcy Court Northern District of Illinois						Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle):  Huenefeld, Keith J.				Name of Joint Debtor (Spouse) (Last, First, Middle):  Huenefeld, Renee L.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  FKA Renee L. Wilhelms				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-7052	ayer I.D. (ITIN) No./0	Complete EII	(if mor	our digits or than one, s	tate all)	r Individual-7	Faxpayer I.D. (ITIN) No./Complete EIN	
Street Address of Debtor (No. and Street, City, and State): 745 West Elk Freeport, IL ZIP Code				Street Address of Joint Debtor (No. and Street, City, and State):  745 West Elk Freeport, IL  ZIP Code				
County of Residence or of the Principal Place of		61032		•		Principal Pla	dece of Business:	
Stephenson  Mailing Address of Debtor (if different from street)	eet address):			Stephenson  Mailing Address of Joint Debtor (if different from street address):				
	_	ZIP Code					ZIP Code	
Location of Principal Assets of Business Debtor (if different from street address above):							I	
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § ☐ ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exe	eal Estate as of 101 (51B)  Oker  mpt Entity	S defined Ch		the 1 er 7 er 9 er 11 er 12	Petition is Fi	napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Monmain Proceeding a Foreign Nonmain Proceeding  e of Debts c one box)	
	Debtor is a tax- under Title 26 c Code (the Intern	of the United	nization States	defined	I in 11 U.S.C. § ed by an indivi	§ 101(8) as idual primarily	business debts.	
Filing Fee (Check on  Full Filing Fee attached  Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to chattach signed application for the court's cons	able to individuals on ideration certifying the tule 1006(b). See Offic hapter 7 individuals of	hat the debto cial Form 3A. only). Must	r Check	Debtor is c if: Debtor's a to insiders c all applica A plan is Acceptance	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debto necontingent li ) are less than ith this petition were solicin	defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.	
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop there will be no funds available for distributi	erty is excluded and	administrativ		es paid,		THIS	SPACE IS FOR COURT USE ONLY	
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	10,001-	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): Voluntary Petition Huenefeld, Keith J. Huenefeld, Renee L. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Mark E. Zaleski February 25, 2009 Signature of Attorney for Debtor(s) (Date) Mark E. Zaleski Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 13 Document B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Keith J. Huenefeld

Signature of Debtor Keith J. Huenefeld

#### X /s/ Renee L. Huenefeld

Signature of Joint Debtor Renee L. Huenefeld

Telephone Number (If not represented by attorney)

#### February 25, 2009

Date

#### Signature of Attorney\*

#### X /s/ Mark E. Zaleski

Signature of Attorney for Debtor(s)

#### Mark E. Zaleski

Printed Name of Attorney for Debtor(s)

#### Mark E. Zaleski

Firm Name

10 North Galena Avenue Suite 220 Freeport, IL 61032

Address

#### Email: attyzaleski@cjrinc.com

#### 815-233-0995 Fax: 815-232-3227

Telephone Number

#### February 25, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Huenefeld, Keith J. Huenefeld, Renee L.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

		1,0101011 2100100 01 11111010		
In re	Keith J. Huenefeld Renee L. Huenefeld		Case No.	
		Debtor(s)	Chapter	7
			•	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:  /s/ Keith J. Huenefeld  Keith J. Huenefeld
Date: February 25, 2009

### Case 09-70636 Doc 1 Filed 02/25/09 Entered 02/25/09 16:39:55 Desc Main Document Page 6 of 13

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

		1 torthern District of Immors		
In re	Keith J. Huenefeld Renee L. Huenefeld		Case No.	
		Debtor(s)	Chapter	7
			-	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // // Renee L. Huenefeld Renee L. Huenefeld
Date: February 25, 2009

AAM, Inc. 330 Georgetown Square, Suite 104 Wood Dale, IL 60191

ABN AMRO Mortgage PO Box 9438 Gaithersburg, MD 20898

Aero Group, Inc. 120 E. Clark Street Freeport, IL 61032

AFNI, Inc. PO Box 3427 Bloomington, IL 61702-3427

American General Finance PO Box 3251 Evansville, IN 47731-3251

AmeriLoan 2533 N Carson St Suite 4976 Carson City, NV 89706

Arrow Financial Services LLC 21031 Network Place Chicago, IL 60673-1210

Assetcare Inc. PO Box 15380 Wilmington, DE 19850-5380

Businessmen's Collection Bureau PO Box 657 Freeport, IL 61032

Capital One Bankruptcy Department PO Box 85167 Richmond, VA 23285-5167

Capital One Bankruptcy Department PO Box 5155 Norcross, GA 30091 Capital One Bank PO Box 6492 Carol Stream, IL 60197-6492

Collection Systems of Freeport Inc. 206 West Stephenson PO Box 496 Freeport, IL 61032

ComEd Bill Payment Center Chicago, IL 60668-0001

ComEd Customer Care Center PO Box 87522 Chicago, IL 60680

Commonwealth Edison Reconciliation Department 1919 Swift Drive Oak Brook, IL 60523-1502

Credit Solutions 9577 Chesapeake Dr. San Diego, CA 92123

Creditor Protection Association 13355 Noel Rd. Dallas, TX 75240

Creditors Protection Service PO Box 4115 Rockford, IL 61110

DeMeester Flower Shop & Greenhouse 1706 S. Bialeyville Rd. Freeport, IL 61032

East Side Lenders

First Bank of Deleware PO Box 11743 Wilmington, DE 19850

First Premier Bank PO Box 5147 Sioux Falls, SD 57117-5147

Freeport Health Network Central Business Office PO Box 268 Freeport, IL 61032

Freeport Health Network/Hospital Central Business Office PO Box 857 Freeport, IL 61032-0857

GEMB / WalMart PO Box 981400 El Paso, TX 79998

Impact Cash Customer Service PO Box 3206 Logan, UT 84323

Insight Communications PO Box 9037 Addison, TX 75001-9037

Internal Revenue Service 230 South Dearborn Stop5016 Chicago, IL 60604

Internal Revenue Service - ACS PO Box 219236 Kansas City, MO 64121-9236

KCA Financial Services PO Box 53 Geneva, IL 60134

Kent Bank 996 West Fairview Road Freeport, IL 61032 La Salle National Bank 1350 East Touhy Des Plaines, IL 60018

Loescher Heating & Conditioning 1860 South Walnut Avenue Freeport, IL 61032

LVNV Funding LLC PO Box 10497 Greenville, SC 29603-0584

Midland Credit Management, Inc. Department 8870 Los Angeles, CA 90084-8870

National Credit 327 W. 4th Ave. Hutchinson, KS 67501

National Service Bureau, Inc. PO Box 55789 Seattle, WA 98155-0789

NCO Financial PO Box 41466 Philadelphia, PA 19101

Nicor Gas PO Box 0632 Aurora, IL 60507-0632

Nicor Gas PO Box 163250 Columbus, OH 43216

Nicor Gas PO Box 3042 Naperville, IL 60566-7042

Nicor Gas PO Box 310 Aurora, IL 60507-0310 North Shore Agency PO Box 8901 Westbury, NY 11590-8901

Rockford Anesthesiologists Assoc PO Box 4569 Rockford, IL 61110-4569

Rockford Mercantile Agency 2502 South Alpine Road PO Box 5847 Rockford, IL 61108

Salute
Payment Processing
PO Box 11802
Newark, NJ 07101-8102

Security Finance 423 South Street Freeport, IL 61032

Security Finance PO Box 811 Spartanburg, SC 29304

Shell Cannova Freeport, IL 61032

State Bank of Pearl City PO Box 397 Pearl City, IL 61062

Tri-State Adjustments 440 Challenge St Freeport, IL 61032

Tribute
Payment Processing
PO Box 136
Newark, NJ 07101-0136

Verizon 1135 East Chocolate Avenue Hershey, PA 17033

Verizon Attention: Bankruptcy Department 404 Brock Drive, PO Box 3517 Bloomington, IL 61702-3517

Verizon Wireless

Weltman, Weinberg, & Reis Co. 323 W. Lakeside Ave. Suite 200 Cleveland, OH 44113-1099

Zenith Acquisition 220 John Glenn Dr., #1 Amherst, NY 14228